IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Philadelphia Division

| IN RE: | |
|-------------------------|-----------------------|
| TANIKA S DAVIS | Case No. 19-15607-amc |
| | Chapter 13 |
| Wells Fargo Bank, N.A., | |
| Movant | |
| | |
| VS. | |
| | |
| TANIKA S DAVIS, | |
| Debtor | |
| | |
| | |

RESPONSE TO MOTION TO MOTION FOR RECONSIDERATION

COMES NOW, Rushmore Loan Management Services, LLC the new servicer of Debtor's loan, (herein, "Respondent") by and through undersigned counsel, and hereby responds to the Motion for Reconsideration [Doc. 142] filed on May 13, 2021 and in support thereof, shows unto the Court as follows:

- 1. Admitted.
- 2. Admitted.
- 3. Admitted.
- 4. Admitted.
- 5. Admitted.
- 6. Admitted.
- 7. Denied. By way of further answer, the debtor was delinquent on her mortgage payments to Respondent and the predecessor Wells Fargo Bank, N.A. which is the reason why the Notice of Default and the Certification of Default were both filed. Strict proof to the contrary is demanded at trial.
- 8. Denied. By way of further answer, the current post-petition delinquency consists of missing payments for 12/01/2020 07/01/2021 @ \$1,212.06 each = \$9,696.48. In addition, there are attorney fees of \$500.00 for the Motion for Reconsideration that also needs to be cured

9. Denied. By way of further answer, the debtor has not provided any proof that they can cure the outstanding arrears owed to Respondent. Strict proof is demanded at trial

WHEREFORE, Respondent respectfully requests that a hearing be held in regard to this matter and for any other relief the Court deems just and proper.

This the 30th day of June 2021

/s/ Andrew Spivack
Andrew Spivack (Bar No. 84439)
Attorney for Creditor
BROCK & SCOTT, PLLC
302 Fellowship Road, Suite 130
Mount Laurel, NJ 08054

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CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a true and exact copy of the foregoing Response to Motion for Reconsideration has been electronically served or mailed, postage prepaid on June 30, 2021 to the following:

TANIKA S DAVIS 8012 OGONTZ AVE PHILADELPHIA, PA 19150

Demetrius J. Parrish, Attorney for Debtor 7715 Crittenden Street, #360 Philadelphia, PA 19118

Scott F. Waterman, Bankruptcy Trustee Chapter 13 Trustee 2901 St. Lawrence Ave, Suite 100 Reading, PA 19606 United States Trustee, US Trustee 200 Chestnut Street Suite 502 Philadelphia, PA 19106

/s/ Andrew Spivack

Andrew Spivack (Bar No. 84439) Attorney for Creditor BROCK & SCOTT, PLLC 302 Fellowship Road, Suite 130 Mount Laurel, NJ 08054

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